

FLOOD INFORMATION

FLOOD HAZARD AREAS

The individualized map, presented on the previous page, shows the limits of the 100-year floodplain in your area. The 100-year floodplain is the area that will be flooded on the average of once every 100 years. It has a 1% chance of occurring in any given year. In other words, you have about a 30% chance of experiencing a 100-year flood during the life of a 30-year mortgage. Less severe floods have a greater chance of occurring in any year, but can still create a significant hazard to people and property.

Flood insurance rate maps provide more detailed information on the 100-year floodplain and are available at the Codes Administration Office. For assistance and information, please call 862-6038.

FLOOD WARNING

The National Weather Service will post flash flood warnings or watches when the conditions are present. Know the terms used to describe flooding: Flood Watch = flooding is possible; Flood Warning = flooding is occurring or will occur soon. Keep alert to rising waters in the streams in your area.

NOAA weather radios offer the best method of warning. They can be programmed to sound an alert tone whenever severe weather is approaching your area. This eliminates the need to listen to the radio, and the tones can wake you up if you are sleeping. The cost is minimal and the radios can be purchased at any store selling electronic equipment.

During periods of rain, tune to local television and radio stations, for example:

WKRN – TV channel 2 WSM – Radio station AM 650
WSMV – TV channel 4
WTVF – TV channel 5
WZTV – TV channel 17

FLOOD INSURANCE

Floods cause more damage in the United States than any other natural hazard. Each year, floods cause \$4 billion dollars in damage and kill 150 people. Many people do not realize that flood damage is **NOT** covered by standard homeowners insurance policies.

Since 1968, the National Flood Insurance Program (NFIP) has provided federally backed flood insurance to communities participating in the NFIP. Metropolitan Nashville and Davidson County joined the program in 1982, therefore, **insurance is available** for all properties in Davidson County. Flood insurance can be purchased through any licensed property insurance agent or broker. All agents must charge the same rates. Your rates will not change if you file a damage claim; the rates are set on a national basis. The purchase of flood insurance is mandatory as a condition of receiving any federally related financial assistance such as loans through the Federal Housing Administration, the Veterans Administration, or the Small Business Administration for properties in the floodplain.

It has been estimated that only one out of four properties susceptible to flooding is insured. Therefore, a large number of homes and businesses in Davidson County are not protected from the financially devastating effects of a flood. Just because your property has not flooded in the past does not mean that it will not flood in the future.

Don't wait for the next flood to buy insurance protection. Because you are in the 100-year floodplain, we encourage you to obtain flood insurance coverage for both your structure and its contents. There is a thirty (30) day waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent for more information on rates and coverage.

FLOOD SAFETY

The following common sense guidelines can help protect you and your property from the dangers associated with flooding:

- Do not drive through a flooded area. More people drown in their cars than anywhere else. This happened in 1984 in downtown Nashville. Do not drive around road barriers.



Do not drive through a flooded area.

- Do not walk through flowing water. Currents can be deceptive. Six inches of flowing water can knock you off your feet.
- Stay away from power lines and electrical wires. Electrocutation is second to drowning in flood related deaths. Electrical current can travel through water. Report downed power lines to the Nashville Electrical Service at 736-6900.
- If your house is about to be flooded, turn off the power at the fuse box, if you can do so safely.
- Keep children away from the flood waters, ditches, and storm drains. Children have drowned in Davidson County by being swept away by flowing water.
- Monitor the level of floodwaters in the drainage way, especially at night. Be prepared to evacuate. Move your vehicles to high ground before it is too late.
- Do not use electrical appliances that have been wet without first getting them checked by a licensed electrician.
- Be alert to gas leaks. If you smell gas, report it to Nashville Gas at 734-1400. Do not use candles, lanterns, or open flames unless you are certain that the gas has been shut off and your house has been ventilated.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages. Carbon monoxide exhaust could pose health hazards.
- Clean everything that has been wet. Flood waters will be contaminated with sewage and possibly other chemicals which could pose health hazards.
- Look out for animals, especially snakes. Small animals that may have been flooded out of their homes may seek shelter in yours.
- Look before you step. After a flood, the ground and floors are covered with debris that may include broken glass and nails. Floors and stairs that have been covered with mud can be very slippery.



PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, there are many flood damage reduction measures that can be used to protect yourself.

- Watertight seals can be applied to brick and block walls to keep out low level flooding.
- Doors and windows can be retrofitted with permanent or manually installed closures.
- Utilities such as heating and air conditioning systems, water heaters, and other major appliances can be elevated to higher floors in the structure or on platforms on lower levels or outside.
- Elevating or relocating the entire structure may also be a feasible option.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings can also be employed in the event of a flood.

For more information on floodproofing or retrofitting structures visit the reference section of the Main Public Library, located at 615 Church Street, or your local branch library. For assistance and information, please call 862-6038.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All developments in the 100-year floodplain (not just construction of buildings) require local permits.

- A grading permit issued by Metro Water Services is required for all land disturbing activities such as filling or excavating soil, the installation of pipes or digging ditches, and alterations to drainage channels.
- Building permits issued by the Codes Administration are required for all improvements or additions to existing structures as well as for any new structures.

Applications for grading and building permits must be made prior to the start of construction.

Metro's Stormwater Management Regulations require that all residential structures built in the floodplain must be constructed with the lowest finished floor elevation located four feet above the 100-year flood elevation. Commercial structures must be built one foot above the 100-year flood elevation. Additionally, any fill placed in the floodplain must be offset with an equal volume of cut removed from the floodplain.

We encourage you to contact the Stormwater Division of Metro Water Services at 862-4506 to inquire about permit requirements or to report any ongoing activity in the floodplain that may not be permitted. Improper development in the floodplain will make flooding worse and must be controlled.

CUMULATIVE SUBSTANTIAL IMPROVEMENT POLICY

The NFIP requires that if the cost of improvements to a building or the cost to repair damages to a building exceeds 50% of the market value of the building (excluding land value), the building must be brought up to current floodplain management standards, as described in the previous section "Floodplain Development Permit Requirements." Building improvement projects include remodeling, rehabilitation, building additions, and repair and reconstruction projects.

Additionally, the cost of currently planned improvements will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure value. For more information on this policy, call 862-4506.

DRAINAGE SYSTEM MAINTENANCE

Natural stream channels are typically large enough to contain only the most frequent flooding events. Larger storms which occur on the average of once every 2 or 5 years will most likely cause the streams to flow out of their banks. For this reason, it is critical that the stream channels be kept clear of trash and debris. Do not dump trash, leaves, branches, Christmas trees, or other yard waste into or adjacent to a stream or drainage ditch. These materials will be washed away during rain events and will most likely be deposited in front of downstream culverts or bridges. Blocked or partially blocked culverts increase the potential for property flooding and may cause water to flow across roadways endangering motorists. Metro has a curbside chipper service for collection of yard waste. Call 880-1000 for the collection schedule in your neighborhood or 862-4600 to report blocked culverts.



Example of landscape waste deposited in front of a driveway culvert.

NATURAL AND BENEFICIAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to the Metro area. Floodplains that are relatively undisturbed, or have been restored to a nearly natural state, provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Several of our floodplain areas are used for recreational purposes such as greenways and parks along the stream (Shelby Bottoms Park, for example). Natural and beneficial functions include:

- Provide flood water storage and conveyance
- Filter nutrients and impurities from runoff
- Provide open space for aesthetic pleasure
- Maintain bio-diversity and the integrity of ecosystem
- Contain historic and archaeological sites that provide opportunities for study
- Provide natural flood and erosion control and reduce flood velocities and peaks
- Create and enhance waterfowl, fish, and other wildlife habitats and provide breeding and feeding grounds.
- Enhance agricultural lands for the harvest of wild and cultivated products

ILLICIT DISCHARGES

Areas that routinely flood or where creeks and streams flow after rain events are very susceptible to the water pollution impacts caused by illegal dumping activities. Trash, Tires, Batteries, Cut Trees/Brush, Yard Clippings/Leaves, Chemicals, Washwater, etc. should **NOT** be dumped into or near storm sewers, catch basins, ditches, or streams. It is a violation of Metro Code §15.64.205 to dump or discharge these materials into either the storm sewer system or streams. Please call the Metro Storm Water Quality Office at (615) 880-2420 to report any such dumping or discharging activities.